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Michael Chan  
NCR Corporation  
101 West Schantz  
ECD-2  
Dayton, OH 45479-0001

EXAMINER

YOUNG, JOHN L

ART UNIT

PAPER NUMBER

3622

DATE MAILED: 05/09/2003

Please find below and/or attached an Office communication concerning this application or proceeding.

# Office Action Summary

Application No.  
09/495,759

Applicant(s)  
Nakis

Examiner  
John Young

Art Unit  
3622



-- The MAILING DATE of this communication appears on the cover sheet with the correspondence address --

## Period for Reply

A SHORTENED STATUTORY PERIOD FOR REPLY IS SET TO EXPIRE 3 MONTH(S) FROM THE MAILING DATE OF THIS COMMUNICATION.

- Extensions of time may be available under the provisions of 37 CFR 1.136 (a). In no event, however, may a reply be timely filed after SIX (6) MONTHS from the mailing date of this communication.
- If the period for reply specified above is less than thirty (30) days, a reply within the statutory minimum of thirty (30) days will be considered timely.
- If NO period for reply is specified above, the maximum statutory period will apply and will expire SIX (6) MONTHS from the mailing date of this communication.
- Failure to reply within the set or extended period for reply will, by statute, cause the application to become ABANDONED (35 U.S.C. § 133).
- Any reply received by the Office later than three months after the mailing date of this communication, even if timely filed, may reduce any earned patent term adjustment. See 37 CFR 1.704(b).

## Status

- 1) ☒ Responsive to communication(s) filed on Apr 21, 2003.
- 2a) ☐ This action is **FINAL**. 2b) ☒ This action is non-final.
- 3) ☐ Since this application is in condition for allowance except for formal matters, prosecution as to the merits is closed in accordance with the practice under *Ex parte Quayle*, 1935 C.D. 11; 453 O.G. 213.

## Disposition of Claims

- 4) ☒ Claim(s) 15-27 is/are pending in the application.
- 4a) Of the above, claim(s) \_\_\_\_\_ is/are withdrawn from consideration.
- 5) ☐ Claim(s) \_\_\_\_\_ is/are allowed.
- 6) ☒ Claim(s) 15-27 is/are rejected.
- 7) ☐ Claim(s) \_\_\_\_\_ is/are objected to.
- 8) ☐ Claims \_\_\_\_\_ are subject to restriction and/or election requirement.

## Application Papers

- 9) ☐ The specification is objected to by the Examiner.
- 10) ☐ The drawing(s) filed on \_\_\_\_\_ is/are a) ☐ accepted or b) ☐ objected to by the Examiner.  
Applicant may not request that any objection to the drawing(s) be held in abeyance. See 37 CFR 1.85(a).
- 11) ☐ The proposed drawing correction filed on \_\_\_\_\_ is: a) ☐ approved b) ☐ disapproved by the Examiner.  
If approved, corrected drawings are required in reply to this Office action.
- 12) ☐ The oath or declaration is objected to by the Examiner.

## Priority under 35 U.S.C. §§ 119 and 120

- 13) ☐ Acknowledgement is made of a claim for foreign priority under 35 U.S.C. § 119(a)-(d) or (f).  
a) ☐ All b) ☐ Some\* c) ☐ None of:  
1. ☐ Certified copies of the priority documents have been received.  
2. ☐ Certified copies of the priority documents have been received in Application No. \_\_\_\_\_.  
3. ☐ Copies of the certified copies of the priority documents have been received in this National Stage application from the International Bureau (PCT Rule 17.2(a)).  
\*See the attached detailed Office action for a list of the certified copies not received.
- 14) ☐ Acknowledgement is made of a claim for domestic priority under 35 U.S.C. § 119(e).  
a) ☐ The translation of the foreign language provisional application has been received.
- 15) ☐ Acknowledgement is made of a claim for domestic priority under 35 U.S.C. §§ 120 and/or 121.

## Attachment(s)

- 1) ☒ Notice of References Cited (PTO-892) 4) ☐ Interview Summary (PTO-413) Paper No(s). \_\_\_\_\_
- 2) ☐ Notice of Draftsperson's Patent Drawing Review (PTO-948) 5) ☐ Notice of Informal Patent Application (PTO-152)
- 3) ☐ Information Disclosure Statement(s) (PTO-1449) Paper No(s). \_\_\_\_\_ 6) ☐ Other:

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### **REQUEST FOR CONTINUED EXAMINATION (RCE)**

1. The request for continued examination (RCE) filed on 04/21/2003, paper#9, under 37 CFR 1.114 based on parent Application No. 09/4395,759 is acceptable and an RCE has been established. An action on the RCE, paper#9 and Amendment B, paper#10 follows:

### **DRAWINGS**

2. This application has been filed with drawings that are considered informal; however, said drawings are acceptable for examination and publication purposes. The review process for drawings that are included with applications on filing has been modified in view of the new requirement to publish applications at eighteen months after the filing date of applications, or any priority date claimed under 35 U.S.C. §§119, 120, 121, or 365.

### **STATUS OF THE CLAIMS**

3. Claims 1-14 are canceled by Applicant.
4. Claims 15-27 are added and pending.

### **35 U.S.C. §103(a) CLAIM REJECTIONS**

The text of those sections of Title 35, U.S. Code not included in this action can be found in a prior Office action.

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5. Independent claims 15 & 27 and dependent claims 16-26 are rejected under 35 U.S.C. §103(a) as being unpatentable over in view of Cheng 6,329,986 (12/11/2001) [US f/d: 02/21/1998] (herein referred to as "Cheng") in view of Lazarus et al. 6,430,539 (08/06/2002) [US f/d: 5/6/1998] (herein referred to as "Lazarus").

As per claim 15, Cheng (the ABSTRACT; FIG. 1a; FIG. 1b; and FIG. 8) shows "[a] method comprising . . . identifying a target group of persons . . . identifying attributes of persons in the target group . . ."

Cheng (col. 3, ll. 10-32; the ABSTRACT; FIG. 1a; FIG. 1b; FIG. 8; col. 3, ll. 13-24; col. 3, ll. 33-67; col. 4, ll. 1-67; col. 5, ll. 1-67; col. 6, ll. 1-67; col. 7, ll. 1-67; col. 8, ll. 1-67; col. 9, ll. 1-67; col. 10, ll. 1-67; col. 11, ll. 1-67; col. 12, ll. 1-67; col. 13, ll. 1-67; col. 14, ll. 1-45; col. 14, ll. 50-67; col. 22, ll. 6-67; col. 27, ll. 40-67; col. 28, ll. 1-67; col. 29, ll. 1-67; col. 30, ll. 1-67; col. 31, ll. 1-67; col. 32, ll. 58-67; col. 34, ll. 1-67; and col. 35, ll. 5-45; and whole document) shows "representing attributes in . . . vectors, one vector per person, thereby producing a plurality of . . . vectors . . . and selecting at least some of the . . . vectors, and for each, generating an animated anthropomorphic idol which displays the attributes of the selected . . . vector."

Cheng (col. 1, ll. 34-47; col. 1, ll. 63-67; and col. 2, ll. 1-10) discloses: "*animate entities may include . . . avatars. . .*" and "*support of . . . facial and gesture animation, and/or video.*" In this case, the Examiner interprets this disclosure as showing "generating an animated anthropomorphic idol. . ."

Cheng lacks an explicit recitation of "consumer vectors. . ."

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Lazarus (FIG. 1a; and FIG. 2 through FIG. 9; col. 3, ll. 55-67; col. 4, ll. 1-67; col. 7, ll. 30-67; col. 8, ll. 1-67; col. 9, ll. 1-67; col. 10, ll. 1-67; col. 11, ll. 1-67; col. 12, ll. 1--67; and whole document) shows “consumer vectors. . . .” and target segments.

Lazarus proposes “consumer vectors. . . .” and target segments modifications that would have applied to the system of Cheng. It would have been obvious to a person of ordinary skill in the art at the time of the invention to combine the disclosure of Lazarus with the teachings of Cheng because such combination would have provided a means of representing a “*computing-based system capable of supporting a virtual world or other virtual environment, or settings/scenes thereof, particularly any such environment characterized by avatars, bots and other virtual objects. . . .*” (see Cheng (col. 3, ll. 14-20)) and because such combination would have provided “*a system and method of analyzing and predicting consumer financial behavior that uses historical, and time-sensitive spending patterns of individual consumers to create both meaningful groupings (segments). . . .*” (see Lazarus (col. 3, ll. 1-4)).

As per claim 16, Cheng in view of Lazarus shows the method of claim 15.

Cheng (col. 4, ll. 7-15) discloses: “*transmission control protocol (TCP). . . .*”

Cheng (col.1, ll. 15-25) discloses: “*networking systems (e.g., the Internet). . . .*”

In this case, the Examiner interprets the above disclosures as suggesting “web sites. . . .”

Cheng (col. 3, ll. 10-32; the ABSTRACT; FIG. 1a; FIG. 1b; FIG. 8; col. 3, ll. 13-24; col. 3, ll. 33-67; col. 4, ll. 1-67; col. 5, ll. 1-67; col. 6, ll. 1-67; col. 7, ll. 1-67; col. 8, ll.

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1-67; col. 9, ll. 1-67; col. 10, ll. 1-67; col. 11, ll. 1-67; col. 12, ll. 1-67; col. 13, ll. 1-67; col. 14, ll. 1-45; col. 14, ll. 50-67; col. 22, ll. 6-67; col. 27, ll. 40-67; col. 28, ll. 1-67; col. 29, ll. 1-67; col. 30, ll. 1-67; col. 31, ll. 1-67; col. 34, ll. 1-67; and col.35, ll. 5-45) shows “representing attributes in . . . vectors, one vector per person, thereby producing a plurality of . . . vectors . . . and selecting at least some of the . . . vectors, and for each, generating an animated anthropomorphic idol which displays the attributes of the selected . . . vector.”

Cheng (col. 1, ll. 34-47; col. 1, ll. 63-67; and col. 2, ll. 1-10) discloses: “*animate entities may include . . . avatars. . .*” and “*support of . . . facial and gesture animation, and/or video.*” In this case, the Examiner interprets this disclosure as showing “generating an animated anthropomorphic idol. . . .”

Cheng lacks an explicit recitation of “selecting some of the idols; and displaying the selected idols on one or more web sites, which are available to consumers. . . .” even though Cheng (col. 3, ll. 10-32; the ABSTRACT; FIG. 1a; FIG. 1b; FIG. 8; col. 3, ll. 13-24; col. 3, ll. 33-67; col. 4, ll. 1-67; col. 5, ll. 1-67; col. 6, ll. 1-67; col. 7, ll. 1-67; col. 8, ll. 1-67; col. 9, ll. 1-67; col. 10, ll. 1-67; col. 11, ll. 1-67; col. 12, ll. 1-67; col. 13, ll. 1-67; col. 14, ll. 1-45; col. 14, ll. 50-67; col. 22, ll. 6-67; col. 27, ll. 40-67; col. 28, ll. 1-67; col. 29, ll. 1-67; col. 30, ll. 1-67; col. 31, ll. 1-67; col. 34, ll. 1-67; col.35, ll. 5-45; col. 1, ll. 34-47; col. 1, ll. 63-67; and col. 2, ll. 1-10) suggests same.

It would have been obvious to a person of ordinary skill in the art at the time of the invention that the disclosure of Cheng (col. 3, ll. 10-32; the ABSTRACT; FIG. 1a; FIG.

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1b; FIG. 8; col. 3, ll. 13-24; col. 3, ll. 33-67; col. 4, ll. 1-67; col. 5, ll. 1-67; col. 6, ll. 1-67; col. 7, ll. 1-67; col. 8, ll. 1-67; col. 9, ll. 1-67; col. 10, ll. 1-67; col. 11, ll. 1-67; col. 12, ll. 1-67; col. 13, ll. 1-67; col. 14, ll. 1-45; col. 14, ll. 50-67; col. 22, ll. 6-67; col. 27, ll. 40-67; col. 28, ll. 1-67; col. 29, ll. 1-67; col. 30, ll. 1-67; col. 31, ll. 1-67; col. 34, ll. 1-67; col. 35, ll. 5-45; col. 1, ll. 34-47; col. 1, ll. 63-67; and col. 2, ll. 1-10) would have been selected in accordance with “selecting some of the idols; and displaying the selected idols on one or more web sites, which are available to consumers. . . .” because such combination would have provided a means of representing a “*computing-based system capable of supporting a virtual world or other virtual environment, or settings/scenes thereof, particularly any such environment characterized by avatars, bots and other virtual objects. . . .*” (see Cheng (col. 3, ll. 14-20)) and because such combination would have provided “*a system and method of analyzing and predicting consumer financial behavior that uses historical, and time-sensitive spending patterns of individual consumers to create both meaningful groupings (segments). . . .*” (see Lazarus (col. 3, ll. 1-4)).

As per claim 17, Cheng in view of Lazarus shows the method of claim 16.

Cheng (col. 9, ll. 33-50; col. 30, ll. 9-17; col. 32, ll. 65-67; and col. 34, ll. 5-25) shows “wherein the consumers include consumers n the target group.”

Cheng lacks an explicit recitation of “wherein the consumers include consumers n the target group. . . .” even though Cheng (col. 9, ll. 33-50; col. 30, ll. 9-17; col. 32, ll.

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65-67; and col. 34, ll. 5-25) suggests same.

It would have been obvious to a person of ordinary skill in the art at the time of the invention that the disclosure of Cheng (col. 9, ll. 33-50; col. 30, ll. 9-17; col. 32, ll. 65-67; and col. 34, ll. 5-25) would have been selected in accordance with “wherein the consumers include consumers in the target group. . . .” because such combination would have provided a means of representing a “*computing-based system capable of supporting a virtual world or other virtual environment, or settings/scenes thereof, particularly any such environment characterized by avatars, bots and other virtual objects. . . .*” (see Cheng (col. 3, ll. 14-20)) and because such combination would have provided “*a system and method of analyzing and predicting consumer financial behavior that uses historical, and time-sensitive spending patterns of individual consumers to create both meaningful groupings (segments). . . .*” (see Lazarus (col. 3, ll. 1-4)).

As per claim 18, Cheng in view of Lazarus shows the method of claim 16.

Cheng (col. 4, ll. 7-15) discloses: “*transmission control protocol (TCP). . . .*”

Cheng (col. 1, ll. 15-25) discloses: “*networking systems (e.g., the Internet). . . .*”

In this case, the Examiner interprets the above disclosures as suggesting “web sites. . . .”

Cheng lacks an explicit recitation of “offering merchandise for sale at web sites displaying idols; and . . . measuring and recording success, if any, of each idol in promoting sales.”

“Official Notice” is taken that both the concept and the advantages of “offering



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merchandise for sale at web sites displaying idols; and . . . measuring and recording success, if any, of each idol in promoting sales. . . .” were well known and expected in the art by one of ordinary skill at the time of the invention, and it would have been obvious at the time of the invention to one of ordinary skill in the art to “[offer] merchandise for sale at web sites displaying idols; and . . . measuring and recording success, if any, of each idol in promoting sales. . . .” because such elements would have provided a means of representing a *“computing-based system capable of supporting a virtual world or other virtual environment, or settings/scenes thereof, particularly any such environment characterized by avatars, bots and other virtual objects. . . .”* (see Cheng (col. 3, ll. 14-20)) and because such combination would have provided *“a system and method of analyzing and predicting consumer financial behavior that uses historical, and time-sensitive spending patterns of individual consumers to create both meaningful groupings (segments). . . .”* (see Lazarus (col. 3, ll. 1-4)).

As per claim 19, Cheng in view of Lazarus shows the method of claim 18.

Cheng (col. 3, ll. 10-32; the ABSTRACT; FIG. 1a; FIG. 1b; FIG. 8; col. 3, ll. 13-24; col. 3, ll. 33-67; col. 4, ll. 1-67; col. 5, ll. 1-67; col. 6, ll. 1-67; col. 7, ll. 1-67; col. 8, ll. 1-67; col. 9, ll. 1-67; col. 10, ll. 1-67; col. 11, ll. 1-67; col. 12, ll. 1-67; col. 13, ll. 1-67; col. 14, ll. 1-45; col. 14, ll. 50-67; col. 22, ll. 6-67; col. 27, ll. 40-67; col. 28, ll. 1-67; col. 29, ll. 1-67; col. 30, ll. 1-67; col. 31, ll. 1-67; col. 34, ll. 1-67; col. 35, ll. 5-45; col. 1, ll. 34-47; col. 1, ll. 63-67; and col. 2, ll. 1-10) shows elements that suggest “wherein

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attributes of each idol are represented by a respective idol vector, one idol vector for each idol. . . .”

Cheng (col. 25, ll. 25-67; col. 26, ll. 1-67; and col. 27, ll. 1-40) shows elements that suggests “generating an  $P \times Q$  matrix of information . . . which contains  $P$  rows of idol vectors and  $Q$  columns of consumer vectors. . . .”

Cheng lacks an explicit recitation of “generating an  $P \times Q$  matrix of information . . . which contains  $P$  rows of idol vectors and  $Q$  columns of consumer vectors which contains information in each cell . . . indicating whether the customer associated with the customer vector for that cell made a purchase from a web site containing an idol associated with the idol vector for that cell. . . .”

Lazarus (col. 24, ll. 60-67; col. 25, ll. 1-67; col. 26, ll. 1-67; col. 27, ll. 1-67; col. 28, ll. 1-67; and col. 29, ll. 1-5) shows elements that suggest “generating an  $P \times Q$  matrix of information . . . which contains  $P$  rows of idol vectors and  $Q$  columns of consumer vectors which contains information in each cell . . . indicating whether the customer associated with the customer vector for that cell made a purchase from a web site containing an idol associated with the idol vector for that cell. . . .”

Lazarus proposes “merchant/idol vector . . .” matrix modifications that would have applied to the system of Cheng. It would have been obvious to a person of ordinary skill in the art at the time of the invention to combine the disclosure of Lazarus with the teachings of Cheng because such elements would have provided a means of representing a “*computing-based system capable of supporting a virtual world or*

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*other virtual environment, or settings/scenes thereof, particularly any such environment characterized by avatars, bots and other virtual objects. . . .”* (see Cheng (col. 3, ll. 14-20)) and because such combination would have provided “*a system and method of analyzing and predicting consumer financial behavior that uses historical, and time-sensitive spending patterns of individual consumers to create both meaningful groupings (segments). . . .”* (see Lazarus (col. 3, ll. 1-4)).

As per claim 20, Cheng (col. 1, ll. 34-47; col. 1, ll. 63-67; and col. 2, ll. 1-10) discloses: “*animate entities may include . . . avatars. . . .”* and “*support of . . . facial and gesture animation, and/or video.”* In this case, the Examiner interprets this disclosure as showing “generating an animated anthropomorphic idol. . . .”

Cheng (col. 3, ll. 10-32; the ABSTRACT; FIG. 1a; FIG. 1b; FIG. 8; col. 3, ll. 13-24; col. 3, ll. 33-67; col. 4, ll. 1-67; col. 5, ll. 1-67; col. 6, ll. 1-67; col. 7, ll. 1-67; col. 8, ll. 1-67; col. 9, ll. 1-67; col. 10, ll. 1-67; col. 11, ll. 1-67; col. 12, ll. 1-67; col. 13, ll. 1-67; col. 14, ll. 1-45; col. 14, ll. 50-67; col. 22, ll. 6-67; col. 27, ll. 40-67; col. 28, ll. 1-67; col. 29, ll. 1-67; col. 30, ll. 1-67; col. 31, ll. 1-67; col. 32, ll. 58-67; col. 34, ll. 1-67; and col. 35, ll. 5-45; and whole document) shows “[a] method comprising . . . generating a plurality of vectors, one for each of multiple consumers in a sample, each vector describing attributes of the respective consumer . . . for selected vectors, generating an animated anthropomorphic idol for each . . . using the idols in marketing activities. . . .”

Cheng lacks an explicit recitation of “measuring marketing success of each idol.”

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Lazarus (FIG. 1c; FIG. 3; FIG. 7a; FIG. 7b; FIG. 1a; and FIG. 2 through FIG. 9; col. 3, ll. 55-67; col. 4, ll. 1-67; col. 7, ll. 30-67; col. 8, ll. 1-67; col. 9, ll. 1-67; col. 10, ll. 1-67; col. 11, ll. 1-67; col. 12, ll. 1-67; and whole document) shows elements that suggest “measuring marketing success of each idol.”

Lazarus proposes “measuring marketing success. . . .” modifications that would have applied to the system of Cheng. It would have been obvious to a person of ordinary skill in the art at the time of the invention to combine the disclosure of Lazarus with the teachings of Cheng because such combination would have provided a means of representing a “*computing-based system capable of supporting a virtual world or other virtual environment, or settings/scenes thereof, particularly any such environment characterized by avatars, bots and other virtual objects. . . .*” (see Cheng (col. 3, ll. 14-20)) and because such combination would have provided “*a system and method of analyzing and predicting consumer financial behavior that uses historical, and time-sensitive spending patterns of individual consumers to create both meaningful groupings (segments). . . .*” (see Lazarus (col. 3, ll. 1-4)).

As per claims 21-26, Cheng in view of Lazarus shows the method of claim 20 and subsequent base claims depending from claim 20.

Cheng lacks an explicit recitation of the elements and limitations of claims 21-26, even though Cheng (whole document) in view of Lazarus (whole document) suggests

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same.

“Official Notice” is taken that both the concept and the advantages of the elements and limitations of claims 21-26 were well known and expected in the art by one of ordinary skill at the time of the invention, and it would have been obvious at the time of the invention to one of ordinary skill in the art to practice all of the elements and limitations of claims 21-26 because such elements and limitations would have provided a means of representing a *“computing-based system capable of supporting a virtual world or other virtual environment, or settings/scenes thereof, particularly any such environment characterized by avatars, bots and other virtual objects. . . .”* (see Cheng (col. 3, ll. 14-20)) and because such combination would have provided *“a system and method of analyzing and predicting consumer financial behavior that uses historical, and time-sensitive spending patterns of individual consumers to create both meaningful groupings (segments). . . .”* (see Lazarus (col. 3, ll. 1-4)).

As per claim 27, Cheng (col. 3, ll. 10-32; the ABSTRACT; FIG. 1a; FIG. 1b; FIG. 8; col. 3, ll. 13-24; col. 3, ll. 33-67; col. 4, ll. 1-67; col. 5, ll. 1-67; col. 6, ll. 1-67; col. 7, ll. 1-67; col. 8, ll. 1-67; col. 9, ll. 1-67; col. 10, ll. 1-67; col. 11, ll. 1-67; col. 12, ll. 1-67; col. 13, ll. 1-67; col. 14, ll. 1-45; col. 14, ll. 50-67; col. 22, ll. 6-67; col. 27, ll. 40-67; col. 28, ll. 1-67; col. 29, ll. 1-67; col. 30, ll. 1-67; col. 31, ll. 1-67; col. 32, ll. 58-67; col. 34, ll. 1-67; and col.35, ll. 5-45; and whole document) shows “[a] method comprising . . . identifying a target group of consumers . . . for individuals in the group, identifying

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attributes of each and representing the attributes as . . . vectors, thereby producing one vector per individual for selected . . . vectors, generating an animated anthropomorphic idol for each, the idol having an associated idol vector describing the idol's attributes, thereby producing a group of idols, each having an idol vector . . . presenting idols on web sites, together with merchandise available for sale, and taking orders for the merchandise from consumers, including consumers in the target group. . . ."

Cheng (col. 1, ll. 34-47; col. 1, ll. 63-67; and col. 2, ll. 1-10) discloses: "*animate entities may include . . . avatars. . . .*" and "*support of . . . facial and gesture animation, and/or video.*" In this case, the Examiner interprets this disclosure as showing "generating an animated anthropomorphic idol. . . ."

Cheng (col. 4, ll. 7-15) discloses: "*transmission control protocol (TCP). . . .*"

Cheng (col. 1, ll. 15-25) discloses: "*networking systems (e.g., the Internet). . . .*"

In this case, the Examiner interprets the above disclosures as suggesting "web sites. . . ."

Cheng lacks an explicit recitation of "consumer vectors. . . ."

Lazarus (FIG. 1a; and FIG. 2 through FIG. 9; col. 3, ll. 55-67; col. 4, ll. 1-67; col. 7, ll. 30-67; col. 8, ll. 1-67; col. 9, ll. 1-67; col. 10, ll. 1-67; col. 11, ll. 1-67; col. 12, ll. 1-67; and whole document) shows "consumer vectors. . . ." and target segments.

Lazarus proposes "consumer vectors. . . ." and target segments modifications that would have applied to the system of Cheng. It would have been obvious to a person of ordinary skill in the art at the time of the invention to combine the disclosure of Lazarus with the teachings of Cheng because such combination would have provided a means

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of representing a “*computing-based system capable of supporting a virtual world or other virtual environment, or settings/scenes thereof, particularly any such environment characterized by avatars, bots and other virtual objects. . . .*” (see Cheng (col. 3, ll. 14-20)) and because such combination would have provided “*a system and method of analyzing and predicting consumer financial behavior that uses historical, and time-sensitive spending patterns of individual consumers to create both meaningful groupings (segments). . . .*” (see Lazarus (col. 3, ll. 1-4)).

Cheng lacks an explicit recitation of “generating a mapping of information which indicates, for each consumer vector, which idol vectors resulted in successful sales . . . ascertaining a mapping of the vectors which indicates which idols should be used for marketing activities to a sub-group of consumers, having consumer vectors identical to vectors selected from the target group.”

Lazarus (Fig. 1c; FIG. 3; FIG. 7a; FIG. 7b; FIG. 1a; and FIG. 2 through FIG. 9; col. 3, ll. 55-67; col. 4, ll. 1-67; col. 7, ll. 30-67; col. 8, ll. 1-67; col. 9, ll. 1-67; col. 10, ll. 1-67; col. 11, ll. 1-67; col. 12, ll. 1-67; and whole document) shows elements that suggest “generating a mapping of information which indicates, for each consumer vector, which idol vectors resulted in successful sales . . . ascertaining a mapping of the vectors which indicates which idols should be used for marketing activities to a sub-group of consumers, having consumer vectors identical to vectors selected from the target group.”

Lazarus proposes “vector mapping” and “measuring marketing success. . . .” modifications that would have applied to the system of Cheng. It would have been

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obvious to a person of ordinary skill in the art at the time of the invention to combine the disclosure of Lazarus with the teachings of Cheng because such combination would have provided a means of representing a “*computing-based system capable of supporting a virtual world or other virtual environment, or settings/scenes thereof, particularly any such environment characterized by avatars, bots and other virtual objects. . . .*” (see Cheng (col. 3, ll. 14-20)) and because such combination would have provided “*a system and method of analyzing and predicting consumer financial behavior that uses historical, and time-sensitive spending patterns of individual consumers to create both meaningful groupings (segments). . . .*” (see Lazarus (col. 3, ll. 1-4)).

## RESPONSE TO ARGUMENTS

6. Any arguments concerning the obviousness rejections of claims 1-14 in the prior Office Action are moot because Applicant has canceled claims 1-14 and replaced them with claims 15-27 addressed supra.

## CONCLUSION

7. Any response to this action should be mailed to:

Commissioner of Patents and Trademarks

Washington, D.C. 20231



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Any response to this action may be sent via facsimile to either:

(703)305-7687 (for formal communications EXPEDITED PROCEDURE) or

(703) 305-7687 (for formal communications marked AFTER-FINAL) or

(703) 746-7240 (for informal communications marked PROPOSED or DRAFT).

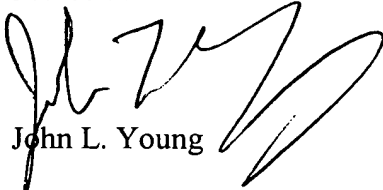
Hand delivered responses may be brought to:

Seventh Floor Receptionist  
Crystal Park V  
2451 Crystal Drive  
Arlington, Virginia.

Any inquiry concerning this communication or earlier communications from the examiner should be directed to John L. Young who may be reached via telephone at (703) 305-3801. The Examiner can normally be reached Monday through Friday between 8:30 A.M. and 5:00 P.M.

If attempts to reach the Examiner by telephone are unsuccessful, the examiner's supervisor, Eric Stamber, may be reached at (703) 305-8469.

Any inquiry of a general nature or relating to the status of this application or proceeding should be directed to the Group receptionist whose telephone number is (703) 305-3900.

  
John L. Young  
Patent Examiner

May 5, 2003